

UNITED FIDELITY BANK FSB

	CPP Disbursement Date 11/13/2009	Cert 29566	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$214	\$206	-3.8%		
Loans	\$109	\$92	-15.4%		
Construction & development	\$15	\$12	-23.4%		
Closed-end 1-4 family residential	\$41	\$34	-18.2%		
Home equity	\$5	\$4	-13.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-10.7%		
Commercial & Industrial	\$18	\$16	-8.0%		
Commercial real estate	\$24	\$20	-19.7%		
Unused commitments	\$13	\$10	-26.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$68	\$77	13.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$3	-18.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$192	\$184	-3.7%		
Deposits	\$133	\$142	7.0%		
Total other borrowings	\$54	\$37	-30.6%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$22	\$21	-4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.2%	--		
Tier 1 risk based capital ratio	15.8%	17.2%	--		
Total risk based capital ratio	20.2%	22.1%	--		
Return on equity ¹	-3.7%	-21.7%	--		
Return on assets ¹	-0.3%	-2.3%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	132.1%	37.8%	--		
Loss provision to net charge-offs (qtr)	23.5%	85.4%	--		
Net charge-offs to average loans and leases ¹	1.8%	6.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	2.7%	1.9%	--
Closed-end 1-4 family residential	3.1%	8.3%	0.0%	2.0%	--
Home equity	0.0%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.0%	0.1%	0.3%	--
Commercial & Industrial	0.0%	0.6%	0.0%	0.0%	--
Commercial real estate	0.0%	7.0%	0.0%	1.2%	--
Total loans	1.2%	4.7%	0.5%	1.6%	--